

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/495,393
		Filing Date	January 31, 2000
		First Named Inventor	Albert Kwang_Hwa SUN <i>et al.</i>
		Art Unit	3693
		Examiner Name	Richard C. WEISBERGER
Sheet	1 of 8	Attorney Docket Number	72167.000158

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 20010011222	08-02-2001	Andrew W. McLAUHLIN et al.	
	2.	US 20010018666	08-30-2001	Hiroshi SUGIYAMA et al.	
	3.	US 20010032139	10-18-2001	Debonnet, Jr.	
	4.	US 20010037300	11-01-2001	MIYAZAKI, Masaki et. al.	
	5.	US 20010051533	12-13-2001	WIETZKE, Joachim et. al.	
	6.	US 2002/0023055	02-21-2002	Antognini , et al.	
	7.	US 2002/0055907	05-09-2002	Pater, et al.	
	8.	US 2002/0072976	06-13-2002	Virtanen, et al.	
	9.	US 2002/0087468	07-04-2002	Ganesan et al.	
	10.	US 2002/0087469	07-04-2002	Ganesan, et al.	
	11.	US 2002/0169658	11-14-2002	ADLER, Richard	
	12.	US 2002/0184151	12-05-2002	Maloney	
	13.	US 20020046169	04-18-2002	KERESMAN, Michael III et. al.	
	14.	US 20020082985	06-27-2002	J. Scott MacKay	
	15.	US 20020087415	07-04-2002	Joseph T. ALLEN et al.	
	16.	US 20020100803	08-01-2002	SEHR, Richard	
	17.	US 20020128981	09-12-2002	KAWAN, Joseph et. al.	
	18.	US 20020178071	11-28-2002	Walker et al.	
	19.	US 2003/0037002	02-20-2003	Higgins, et al.	
	20.	US 2003/0069780	04-10-2003	HAILWOOD, John et. al.	
	21.	US 2003/0110442	06-12-2003	Battle	
	22.	US 2003/0120686	06-26-2003	Kim, et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/495,393
		Filing Date	January 31, 2000
		First Named Inventor	Albert Kwang_Hwa SUN <i>et al.</i>
		Art Unit	3693
		Examiner Name	Richard C. WEISBERGER
Sheet	2 of 8	Attorney Docket Number	72167.000158

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	23.	US 2003/0187789	10-02-2003	Karas, et al.	
	24.	US 2003/0237046	12-25-2003	Parker, et al.	
	25.	US 20030040959	02-27-2003	FEI, Calvin et. al.	
	26.	US 20030055675	03-20-2003	KLEIN TWENNAAR, Robbert	
	27.	US 20030130945	07-10-2003	Michael FORCE et al.	
	28.	US 20030130952	07-10-2003	David G. BELL et al.	
	29.	US 20030144942	07-31-2003	SOBEK, Michael	
	30.	US 20030200107	10-23-2003	ALLEN, Jeffrey et. al.	
	31.	US 2004/0064409	04-01-2004	Kight, et al.	
	32.	US 2004/0078328	04-22-2004	Talbert et al.	
	33.	US 2004/0133516	07-08-2004	Danne L. BUCHANAN et al.	
	34.	US 2004/0201735	10-14-2004	Baron	
	35.	US 2004/0228514	11-18-2004	Houle, et al.	
	36.	US 2005/0086178	04-21-2005	XIE, Nan et. al.	
	37.	US 2005/0091156	04-28-2005	HAILWOOD, John et. al.	
	38.	US 2005/0097050	05-05-2005	Orcutt	
	39.	US 2005/0177480	08-11-2005	Huang	
	40.	US 20050055254	03-10-2005	SCHMIDTBERG, Rupert et. al.	
	41.	US 20050144059	06-30-2005	Schuessler	
	42.	US 20050209954	09-22-2005	ASHER, Joseph et al	
	43.	US 20050261955	11-24-2005	HUMBLE, Stephen et al	
	44.	US 2006/0106717	05-18-2006	RANDLE, William et al	

EXAMINER SIGNATURE	DATE CONSIDERED
---------------------------	------------------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/495,393
		Filing Date	January 31, 2000
		First Named Inventor	Albert Kwang_Hwa SUN <i>et al.</i>
		Art Unit	3693
		Examiner Name	Richard C. WEISBERGER
Sheet	3 of 8	Attorney Docket Number	72167.000158

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	45.	US 2006/0287953	12-21-2006	CHAUHAN, Tariq	
	46.	US 20060106650	05-18-2006	Bush	
	47.	US 20060136335	06-22-2006	FERGUSON, Joseph, III	
	48.	US 20060178986	08-10-2006	GIORDANO, Joseph et. al.	
	49.	US 20060206427	09-14-2006	LOVE, Robert et al	
	50.	US 20060282389	12-14-2006	GUPTE, Aniruddha	
	51.	US 20080193008	08-14-2008	MOUNT, Cheryl et al	
	52.	US 4050375	09-27-1977	ORLEANS, Alfreds	
	53.	US 4141078	02-20-1979	BRIDGES, Louis et. al.	
	54.	US 4264808	04-28-1981	Owens, et al.	
	55.	US 4694397	09-15-1987	David J. GRANT et al.	
	56.	US 4752877	06-21-1988	Roberts et al.	
	57.	US 4797913	01-10-1989	Kaplan	
	58.	US 4807177	02-21-1989	WARD, Richard	
	59.	US 4823264	04-18-1989	Deming	
	60.	US 4893333	01-09-1990	BARAN, Paul et. al.	
	61.	US 4939674	07-03-1990	PRICE, Macy et. al.	
	62.	US 4988849	01-29-1991	Sasaki	
	63.	US 5187750	02-16-1993	Behera	
	64.	US 5265007	11-23-1993	Barnhard, Jr., et al.	
	65.	US 5349170	09-20-1994	Kern	
	66.	US 5459482	10-17-1995	ORLEN, Noah	
	67.	US 5508731	04-16-1996	Kohorn	

EXAMINER SIGNATURE	DATE CONSIDERED
---------------------------	------------------------

***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/495,393
		Filing Date	January 31, 2000
		First Named Inventor	Albert Kwang_Hwa SUN <i>et al.</i>
		Art Unit	3693
		Examiner Name	Richard C. WEISBERGER
Sheet	4 of 8	Attorney Docket Number	72167.000158

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	68.	US 5544043	08-06-1996	Miki, et al.	
	69.	US 557780	09-17-1996	Edwards et al.	
	70.	US 5659741	08-19-1997	Eberhardt	
	71.	US 5687250	11-11-1997	Curley, et al.	
	72.	US 5783808	07-21-1998	Stanley M. JOSEPHSON	
	73.	US 5832488	11-03-1998	Eberhardt	
	74.	US 5878141	03-02-1999	DALY, Michael et. al.	
	75.	US 5884290	03-16-1999	Lev SMORODINSKY et al.	
	76.	US 5897625	04-27-1999	Gustin	
	77.	US 5898157	04-27-1999	Mangili et al	
	78.	US 5903881	05-11-1999	Schrader	
	79.	US 5915246	06-22-1999	PATTERSON, David et. al.	
	80.	US 6016484	01-18-2000	Williams, et al.	
	81.	US 6018718	01-25-2000	WALKER, Jay et. al.	
	82.	US 6026388	02-15-2000	Liddy et al.	
	83.	US 6029139	02-22-2000	Cunningham et al.	
	84.	US 6045039	04-04-2000	STINSON, Michael et. al.	
	85.	US 6047261	04-04-2000	SIEFERT, David	
	86.	US 6064764	05-16-2000	Bhaskaran, et al.	
	87.	US 6064987	10-07-1997	WALKER, Jay et. al.	
	88.	US 6149055	11-21-2000	GATTO, James	
	89.	US 6173272	01-09-2001	Thomas, et al.	
	90.	US 6213391	04-10-2001	LEWIS, William	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/495,393
		Filing Date	January 31, 2000
		First Named Inventor	Albert Kwang_Hwa SUN <i>et al.</i>
		Art Unit	3693
		Examiner Name	Richard C. WEISBERGER
Sheet	5 of 8	Attorney Docket Number	72167.000158

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	91.	US 6227447	05-08-2001	Campisano	
	92.	US 6233565	05-15-2001	Richard LEWIS et al.	
	93.	US 6240444	05-29-2001	Fin et al.	
	94.	US 6292789	09-18-2001	Schutzer	
	95.	US 6301379	10-09-2001	Thompson et al.	
	96.	US 6301567	10-09-2001	LEONG, Sang et. al.	
	97.	US 6324524	11-27-2001	Lent et al.	
	98.	US 6343279	01-29-2002	Richard BISSONETTE et al.	
	99.	US 6363164	03-26-2002	JONES, John et. al.	
	100.	US 6363364	03-26-2002	Pierre NEL	
	101.	US 6363365	03-26-2002	Weldong KOU	
	102.	US 6366967	04-02-2002	WAGNER, Richard	
	103.	US 6390362	05-21-2002	MARTIN, David	
	104.	US 6434159	08-13-2002	WOODWARD, Ernest et. al.	
	105.	US 6446072	09-03-2002	Schulze, et al.	
	106.	US 6535896	03-18-2003	Britton, et al.	
	107.	US 6536663	03-25-2003	LOZIER, Bradley et. al.	
	108.	US 6554185	04-29-2003	MONTROSS, Craig et. al.	
	109.	US 6574350	06-03-2003	Rhoads, et al.	
	110.	US 6578000	06-10-2003	Dodrill, et al.	
	111.	US 6578015	06-10-2003	Haseltine et al.	
	112.	US 6609113	08-19-2003	O'Leary et al.	
	113.	US 6636615	10-21-2003	Rhoads, et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/495,393
		Filing Date	January 31, 2000
		First Named Inventor	Albert Kwang_Hwa SUN <i>et al.</i>
		Art Unit	3693
		Examiner Name	Richard C. WEISBERGER
Sheet	6 of 8	Attorney Docket Number	72167.000158

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	114.	US 6658393	12-12-2003	BASCH, Catherine et. al.	
	115.	US 6661910	12-09-2003	JONES, John et. al.	
	116.	US 6728397	04-27-2004	MCNEAL, Joan	
	117.	US 6820058	11-16-2004	WOOD, Richard et. al.	
	118.	US 6825940	11-30-2004	Wu, et al.	
	119.	US 6826542	11-30-2004	Virgin et al.	
	120.	US 6860375	03-01-2005	HALLOWELL, Curtis et. al.	
	121.	US 6883004	04-19-2005	Bahl et al.	
	122.	US 6954896	10-11-2005	Dodrill, et al.	
	123.	US 6965882	11-15-2005	LAPSTUN, Paul et. al.	
	124.	US 6970259	11-29-2005	Lunt, et al.	
	125.	US 6970855	11-29-2005	Pradeep DAS et al.	
	126.	US 7004382	02-28-2006	SANDRU, Calin	
	127.	US 7062456	06-13-2006	Riehl, et al.	
	128.	US 7068832	06-27-2006	PRICE, Joanne et al.	
	129.	US 7104443	09-12-2006	Paul et al.	
	130.	US 7133846	11-07-2006	GINTER, Karl et. al.	
	131.	US 7177836	02-13-2007	German, et al.	
	132.	US 7194437	03-20-2007	Mark J. BRITTO et al.	
	133.	US 7200255	04-03-2007	JONES, John et. al.	
	134.	US 7313543	12-25-2007	CRANE, Suzanne et. al.	
	135.	US 7317823	01-08-2008	PRICE, Joanne et al.	
	136.	US 7337148	02-26-2008	XIE, Nan et. al.	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/495,393
		Filing Date	January 31, 2000
		First Named Inventor	Albert Kwang_Hwa SUN <i>et al.</i>
		Art Unit	3693
		Examiner Name	Richard C. WEISBERGER
Sheet	7 of 8	Attorney Docket Number	72167.000158

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	137.	US 7349884	03-25-2008	ODOM, Pat	
	138.	US 7380707	06-03-2008	FREDMAN, Marc Lawrence	
	139.	US 7401048	07-15-2008	ROSEDALE, Matthew P et al	
	140.	US RE31692	10-02-1984	TYBURSKI, Robert et. al.	
	141.	US RE38957	01-31-2006	LAUSSERMAIR, Thomas et. al.	

FOREIGN PATENT DOCUMENTS						
*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number-Kind Code (if known)				YES/NO
	142.	WO 2004/079603	9/16/2004	Torto		
	143.	WO 97/14108	4/17/1997	Anderson et al.		

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	144.	HUNT, ROBERT M., An Introduction to the Economics of Payment Card Networks	
	145.	BLOCK, VALERIE, Blockbuster running test of a stored value card, The American Banker, 09/01/1995	
	146.	Dialog file 20, #10279554; Offer: Book Yourself Free Cassettes; March 25, 2000; Birmingham Post, p. 16	
	147.	ARMSTRONG, DOUGLAS, Norwest eases difficulty of Interstate banking Bank's customers may use the same account number at any branch	
	148.	MATURI, RICHARD, Personal Finance; When you Need to Send Cash in a Flash	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/495,393
		Filing Date	January 31, 2000
		First Named Inventor	Albert Kwang_Hwa SUN <i>et al.</i>
		Art Unit	3693
		Examiner Name	Richard C. WEISBERGER
Sheet	8 of 8	Attorney Docket Number	72167.000158

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	149.	TERRIE MILLER AND HENRY YAN, When Custody Governs, Benefits Canada, Toronto, February 1998, Vol. 22, Issue 2, pg. 33, 5 pages	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	